

Exhibit 19

March 10, 2005

VIA FACSIMILE AND U.S. MAIL

R. Corey Hill
The Cavanagh Law Firm
Viad Corporate Center
1850 North Central Ave.
Suite 2400
Phoenix, AZ 85004

Re: Insured:	Consumer Innovations, LLC
Claimant:	Webloyalty.com, Inc.
Tracking No:	SI11422
Policy:	BK01443023

United States District Court, District of Delaware
Webloyalty.com, Inc. vs. Consumer Innovations, LLC

Dear Corey:

This letter confirms my voicemail message of today, and supplements our recent telephone discussion on the above captioned matter. In light of the developments surrounding the testimony at trial on February 21, 2005 and the mediation before Judge Kent Jordan on March 2, we felt it appropriate and important to remind our insured of the following Policy Conditions at this time:

The **Common Policy Conditions** (form CL/BF 00 30 09 02) are applicable to all coverages provided under the policy and read, in pertinent part, as follows:

Common Policy Conditions

F. Transfer Of Your Rights and Duties Under This Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual Named Insured. (emphasis added).

The Policy Conditions found in the **Liability Coverage Part** (form CL/PF 20 10 09 99) read, in pertinent part, as follows:

- USE&G continues to honor its obligations to its insured under the policy. We expect that, similarly, Consumer Innovations will do the same by complying with the above policy conditions.

Nothing in this letter should be construed as a waiver of USF&G's rights under any of the provisions of the policy or the law, or any other defense that USF&G may have. As outlined in our previous correspondence, USF&G expressly reserves all of its rights to limit or to deny coverage for this claim.

Sincerely,



UNITED STATES FIDELITY AND GUARANTY COMPANY
Daria G. Fitzgerald

Cc: Bill Johnson, Consumer Innovations